

**BUSINESS & LABOR**

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BILL NO. SB 134

January 15, 2009  
Testimony – SB 134  
Senate Business and Labor

Good morning, Mr. Chair and Members of the Committee. For the record, my name is Susan Witte. I serve as Vice President and General Counsel for Allegiance Benefit Plan Management, Inc., a third party administrator in Missoula.

I also serve in that same capacity for Allegiance Life & Health Insurance Company, Inc., Montana's newest group health insurance company.

We support the concept behind this legislation. We think the Montana Insurance Department could use some type of regulatory tool to help it track and determine legitimacy of associations that offer health insurance to their members.

Our concern is that the legislation does not mirror anything on the federal level, nor does it force the carrier to properly rate association. Montana needs to be consistent with federal regulations, because the federal regulations apply to this issue.

We support the Department in its efforts to ensure greater access and fairness for employers who are participating in associations for health care coverage.

Thank you for your consideration.